



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [SOFI TECHNOLOGIES, INC.](#)

City/State [SAN FRANCISCO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [12,670,886](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SOFI TECHNOLOGIES, INC.](#)
[234 FIRST STREET](#)

[SAN FRANCISCO, CA 94105](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	10,936,968				
Net income (\$000)	-206,192				
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.98														
+ Non-interest income	8.70														
– Overhead expense	16														
– Provision for credit losses	0.42														
+ Securities gains (losses)	-0.01														
+ Other tax equivalent adjustments	0														
= Pretax net operating income (tax equivalent)	-3.75														
Net operating income	-3.77														
Net income	-3.77														
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	6.18														
Interest expense	1.16														
Net interest income (tax equivalent)	5.02														
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.21														
Earnings coverage of net loan and lease losses (X)	-24.95														
Allowance for loan and lease losses / Total loans and leases not held-for-sale	8.49														
Allowance for loan and lease losses / Total loans and leases	0.28														
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0														
30–89 days past due loans and leases / Total loans and leases	0.26														
Liquidity and Funding															
Net noncore funding dependence	37.14														
Net short-term noncore funding dependence	-6.97														
Net loans and leases / Total assets	64.53														
Capitalization															
Tier 1 leverage ratio	34.37														
Holding company equity capital / Total assets	43.46														
Total equity capital (including minority interest) / Total assets	43.46														
Common equity tier 1 capital / Total risk-weighted assets	30.18														
Net loans and leases / Equity capital (X)	1.48														
Cash dividends / Net income															
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets															
Equity capital															
Net loans and leases															
Noncore funding															
Parent Company Ratios															
Short-term debt / Equity capital	0														
Long-term debt / Equity capital	21.39														
Equity investment in subsidiaries / Equity capital	104.73														
Cash from ops + noncash items + op expense / Op expense + dividends	1,341.69														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	259,723						
Income from lease financing receivables.....	0						
Fully taxable income on loans and leases.....	259,723						
Tax-exempt income on loans and leases.....	0						
Estimated tax benefit on income on loans and leases.....	0						
Income on loans and leases (tax equivalent).....	259,723						
Investment interest income (tax equivalent).....	686						
Interest on balances due from depository institutions.....	1,782						
Interest income on other earning assets.....	5,734						
Total interest income (tax equivalent).....	267,925						
Interest on time deposits of \$250K or more.....	23						
Interest on time deposits < \$250K.....	8						
Interest on foreign office deposits.....	0						
Interest on other deposits.....	4,944						
Interest on other borrowings and trading liabilities.....	45,288						
Interest on subordinated debt and mandatory convertible securities.....	0						
Total interest expense.....	50,263						
Net interest income (tax equivalent).....	217,662						
Non-interest income.....	475,721						
Adjusted operating income (tax equivalent).....	693,383						
Overhead expense.....	875,127						
Provision for credit losses.....	23,064						
Securities gains (losses).....	-285						
Other tax equivalent adjustments.....	-1						
Pretax net operating income (tax equivalent).....	-205,321						
Applicable income taxes.....	871						
Tax equivalent adjustments.....	0						
Applicable income taxes (tax equivalent).....	871						
Minority interest.....	0						
Net income before discontinued operations, net of minority interest.....	-206,192						
Discontinued operations, net of applicable income taxes.....	0						
Net income attributable to holding company.....	-206,192						
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-206,192						
Investment securities income (tax equivalent).....	686						
US Treasury and agency securities (excluding mortgage-backed securities) ..	0						
Mortgage-backed securities.....	12						
All other securities.....	674						
Cash dividends declared.....	20,046						
Common.....	0						
Preferred.....	20,046						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.90														
Less: Interest expense	0.92														
Equals: Net interest income (tax equivalent)	3.98														
Plus: Non-interest income	8.70														
Equals: adjusted operating income (tax equivalent)	12.68														
Less: Overhead expense	16														
Less: Provision for credit losses	0.42														
Plus: Realized gains (losses) on held-to-maturities securities	0														
Plus: Realized gains (losses) on available-for-sale securities	-0.01														
Plus: other tax equivalent adjustments	0														
Equals: Pretax net operating income (tax equivalent)	-3.75														
Less: Applicable income taxes (tax equivalent)	0.02														
Less: Minority interest	0														
Equals: Net operating income	-3.77														
Plus: Net extraordinary items	0														
Equals: Net income	-3.77														
Memo: Net income (last four quarters)															
Net income—BHC and noncontrolling (minority) interest	-3.77														
Margin Analysis															
Average earning assets / Average assets	79.34														
Average interest-bearing funds / Average assets	57														
Interest income (tax equivalent) / Average earning assets	6.18														
Interest expense / Average earning assets	1.16														
Net interest income (tax equivalent) / Average earning assets	5.02														
Yield or Cost															
Total loans and leases (tax equivalent)	7.29														
Interest-bearing bank balances	0.32														
Federal funds sold and reverse repos															
Trading assets	3.46														
Total earning assets	6.18														
Investment securities (tax equivalent)	0.58														
US Treasury and agency securities (excluding mortgage-backed securities)	0														
Mortgage-backed securities	0.24														
All other securities	1.80														
Interest-bearing deposits	0.88														
Time deposits of \$250K or more	0.47														
Time deposits < \$250K	0.24														
Other domestic deposits	0.54														
Foreign deposits															
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	1.97														
All interest-bearing funds	1.61														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	475,721				
Fiduciary activities income					
Service charges on deposit accounts - domestic	0				
Trading revenue	-4,004				
Investment banking fees and commissions	3,975				
Insurance activities revenue	0				
Venture capital revenue	0				
Net servicing fees	22,707				
Net securitization income	-19,014				
Net gains (losses) on sales of loans, OREO, other assets	302,118				
Other non-interest income	169,939				
Total overhead expenses	875,127				
Personnel expense	398,018				
Net occupancy expense	21,999				
Goodwill impairment losses	0				
Amortization expenses and impairment loss (other intangible assets)	43,429				
Other operating expenses	411,681				
Fee income on mutual funds and annuities	0				
Memoranda					
Assets under management in proprietary mutual funds and annuities	0				
Number of equivalent employees	4,196				
Average personnel expense per employee	94.86				
Average assets per employee	2,606.52				

Analysis Ratios

Mutual fund fee income / Non-interest income	0														
Overhead expenses / Net Interest Income + non-interest income	126.21														

Percent of Average Assets

Total overhead expense	16														
Personnel expense	7.28														
Net occupancy expense	0.40														
Other operating expenses	8.32														
Overhead less non-interest income	7.30														

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	126.21														
Personnel expense	57.40														
Net occupancy expense	3.17														
Other operating expenses	65.64														
Total non-interest income	68.61														
Fiduciary activities income	0														
Service charges on domestic deposit accounts	0														
Trading revenue	-0.58														
Investment banking fees and commissions	0.57														
Insurance activities revenue	0														
Venture capital revenue	0														
Net servicing fees	3.27														
Net securitization income	-2.74														
Net gain (loss) - sales of loans, OREO, and other assets	43.57														
Other non-interest income	24.51														
Overhead less non-interest income	57.60														
Applicable income taxes / Pretax net operating income (tax equivalent)															
Applicable income tax + TE / Pretax net operating income + TE															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	206,276						
Commercial and industrial loans	8,306						
Loans to individuals	7,985,009						
Loans to depository institutions and acceptances of other banks	0						
Agricultural loans	0						
Other loans and leases	0						
Less: Unearned income	0						
Loans and leases, net of unearned income	8,199,591						
Less: Allowance for loan and lease losses	23,178						
Net loans and leases	8,176,413						
Debt securities that reprice or mature in over 1 year	148,624						
Mutual funds and equity securities	42,314						
Subtotal	8,367,351						
Interest-bearing bank balances	746,012						
Federal funds sold and reverse repos	0						
Debt securities that reprice or mature within 1 year	48,743						
Trading assets	289,119						
Total earning assets	9,451,225						
Non-interest-bearing cash and due from depository institutions	166,653						
Premises, fixed assets, and leases	257,480						
Other real estate owned	0						
Investment in unconsolidated subsidiaries	0						
Intangible and other assets	2,795,528						
Total assets	12,670,886						
Quarterly average assets	10,991,228						
Average loans and leases (YTD)	7,122,303						
Memoranda							
Loans held-for-sale	7,926,565						
Loans not held-for-sale	273,026						
Real estate loans secured by 1-4 family	137,797						
Commercial real estate loans	67,401						
Construction and land development	1,871						
Multifamily	38,042						
Nonfarm nonresidential	27,488						
Real estate loans secured by farmland	1,078						
Total investment securities	239,681						
U.S. Treasury securities	118,035						
US agency securities (excluding mortgage-backed securities)	0						
Municipal securities	2,555						
Mortgage-backed securities	8,919						
Asset-backed securities	9,117						
Other debt securities	58,741						
Mutual funds and equity securities	42,314						
Available-for-sale securities	197,367						
U.S. Treasury securities	118,035						
US agency securities (excluding mortgage-backed securities)	0						
Municipal securities	2,555						
Mortgage-backed securities	8,919						
Asset-backed securities	9,117						
Other debt securities	58,741						
Mutual funds and equity securities	0						
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-7,801						
Structured notes, fair value	0						
Pledged securities	0						

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	92,050						
NOW, ATS and transaction accounts	1,538,604						
Time deposits less brokered deposits < \$250K	-105,784						
MMDA and other savings accounts	1,072,385						
Other non-interest-bearing deposits	0						
Core deposits	2,597,255						
Time deposits of \$250K or more	12,017						
Foreign deposits	0						
Federal funds purchased and repos	0						
Secured federal funds purchased	0						
Commercial paper	0						
Other borrowings w/remaining maturity of 1 year or less	87,660						
Other borrowings w/remaining maturity over 1 year	3,690,337						
Brokered deposits < \$250K	112,241						
Noncore funding	3,902,255						
Trading liabilities	0						
Subordinated notes and debentures + trust preferred securities	0						
Other liabilities	664,821						
Total liabilities	7,164,331						
Equity Capital							
Perpetual preferred stock (including surplus)	320,374						
Common stock	92						
Common surplus	6,583,405						
Retained earnings	-1,389,305						
Accumulated other comprehensive income	-8,011						
Other equity capital components	0						
Total holding company equity capital	5,506,555						
Noncontrolling (minority) interest in subsidiaries	0						
Total equity capital, including minority interest	5,506,555						
Total liabilities and capital	12,670,886						
Memoranda							
Non-interest-bearing deposits	92,050						
Interest-bearing deposits	2,629,463						
Total deposits	2,721,513						
Long-term debt that reprices within 1 year	2,303,309						
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,697,703						
Accounting restatements	0						
Net income	-206,192						
Net sale of new perpetual preferred stock	0						
Net sale of new common stock	163,732						
Sale of treasury stock	0						
Less: Purchase of treasury stock	0						
Changes incident to business combinations	877,898						
Less: Dividends declared	20,046						
Change in other comprehensive income	-6,540						
Changes in debit to ESOP liability	0						
Other adjustments to equity capital	0						
Holding company equity capital, ending balance	5,506,555						

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	1.63														
Commercial and industrial loans	0.07														
Loans to individuals	63.02														
Loans to depository institutions and acceptances of other banks	0														
Agricultural loans	0														
Other loans and leases	0														
Net loans and leases	64.53														
Debt securities over 1 year	1.17														
Mutual funds and equity securities	0.33														
Subtotal	66.04														
Interest-bearing bank balances	5.89														
Federal funds sold and reverse repos	0														
Debt securities 1 year or less	0.38														
Trading assets	2.28														
Total earning assets	74.59														
Non-interest cash and due from depository institutions	1.32														
Other real estate owned	0														
All other assets	24.09														
Memoranda															
Short-term investments	6.27														
U.S. Treasury securities	0.93														
US agency securities (excluding mortgage-backed securities)	0														
Municipal securities	0.02														
Mortgage-backed securities	0.07														
Asset-backed securities	0.07														
Other debt securities	0.46														
Loans held-for-sale	62.56														
Loans held for investment	2.15														
Real estate loans secured by 1–4 family	1.09														
Revolving	0														
Closed-end, secured by first liens	1.09														
Closed-end, secured by junior liens	0														
Commercial real estate loans	0.53														
Construction and land development	0.01														
Multifamily	0.30														
Nonfarm nonresidential	0.22														
Real estate loans secured by farmland	0.01														

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	2.52														
Real estate loans secured by 1-4 family	1.68														
Revolving	0														
Closed-end	1.68														
Commercial real estate loans	0.82														
Construction and land development	0.02														
1-4 family	0														
Other	0.02														
Multifamily	0.46														
Nonfarm nonresidential	0.34														
Owner-occupied	0.16														
Other	0.18														
Real estate loans secured by farmland	0.01														
Loans to depository institutions and acceptances of other banks	0														
Commercial and industrial loans	0.10														
Loans to individuals	97.38														
Credit card loans	2.35														
Agricultural loans	0														
Other loans and leases	0														
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	6.74														
Real estate loans secured by 1-4 family	4.51														
Revolving	0														
Closed-end	4.50														
Commercial real estate loans	2.20														
Construction and land development	0.06														
1-4 family	0														
Other	0.06														
Multifamily	1.24														
Nonfarm nonresidential	0.90														
Owner-occupied	0.42														
Other	0.48														
Real estate loans secured by farmland	0.04														
Loans to depository institutions and acceptances of other banks	0														
Commercial and industrial loans	0.27														
Loans to individuals	261.08														
Credit card loans	6.30														
Agricultural loans	0														
Other loans and leases	0														
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.66														
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.78														
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.20														

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	6.27														
Liquid assets	10.49														
Investment securities	1.89														
Net loans and leases	64.53														
Net loans, leases and standby letters of credit	64.53														
Core deposits	20.50														
Noncore funding	30.80														
Time deposits of \$250K or more	0.09														
Foreign deposits	0														
Federal funds purchased and repos	0														
Secured federal funds purchased	0														
Net federal funds purchased (sold)	0														
Commercial paper	0														
Other borrowings w/remaining maturity of 1 year or less	0.69														
Earning assets that reprice within 1 year	8.66														
Interest-bearing liabilities that reprice within 1 year	0.13														
Long-term debt that reprices within 1 year	18.18														
Net assets that reprice within 1 year	-9.65														
Other Liquidity and Funding Ratios															
Net noncore funding dependence	37.14														
Net short-term noncore funding dependence	-6.97														
Short-term investment / Short-term noncore funding	375.51														
Liquid assets - short-term noncore funding / Nonliquid assets	9.85														
Net loans and leases / Total deposits	300.44														
Net loans and leases / Core deposits	314.81														
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.26														
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0														
Available-for-sale securities	82.35														
U.S. Treasury securities	49.25														
US agency securities (excluding mortgage-backed securities)	0														
Municipal securities	1.07														
Mortgage-backed securities	3.72														
Asset-backed securities	3.80														
Other debt securities	24.51														
Mutual funds and equity securities	17.65														
Debt securities 1 year or less	20.34														
Debt securities 1 to 5 years	55.89														
Debt securities over 5 years	6.12														
Pledged securities	0														
Structured notes, fair value	0														
Percent Change from Prior Like Quarter															
Short-term investments															
Investment securities															
Core deposits															
Noncore funding															

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	808,263				
Commit: Secured commercial real estate loans	88				
Commit: Unsecured real estate loans	0				
Credit card lines (reported semiannually, June/Dec)	805,948				
Securities underwriting	0				
Standby letters of credit	0				
Commercial and similar letters of credit	0				
Securities lent	0				
Credit derivatives - notional amount (holding company as guarantor)	0				
Credit derivatives - notional amount (holding company as beneficiary)	0				
Credit derivative contracts w/ purchased credit protection-investment grade	0				
Credit derivative contracts w/ purchased credit protection-noninvest grade	0				
Derivative Contracts					
Interest rate futures and forward contracts	326,000				
Written options contracts (interest rate)	314,096				
Purchased options contracts (interest rate)	810,000				
Interest rate swaps	5,670,000				
Futures and forward foreign exchange	0				
Written options contracts (foreign exchange)	0				
Purchased options contracts (foreign exchange)	0				
Foreign exchange rate swaps	0				
Commodity and other futures and forward contracts	0				
Written options contracts (commodity and other)	0				
Purchased options contracts (commodity and other)	0				
Commodity and other swaps	0				

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	6.38														
Standby letters of credit	0														
Commercial and similar letters of credit	0														
Securities lent	0														
Credit derivatives - notional amount (holding company as guarantor)	0														
Credit derivatives - notional amount (holding company as beneficiary)	0														
Credit derivative contracts w/ purchased credit protection-investment grade	0														
Credit derivative contracts w/ purchased credit protection-noninvest grade	0														
Derivative contracts	56.19														
Interest rate contracts	56.19														
Interest rate futures and forward contracts	2.57														
Written options contracts (interest rate)	2.48														
Purchased options contracts (interest rate)	6.39														
Interest rate swaps	44.75														
Foreign exchange contracts	0														
Futures and forward foreign exchange contracts	0														
Written options contracts (foreign exchange)	0														
Purchased options contracts (foreign exchange)	0														
Foreign exchange rate swaps	0														
Equity, commodity, and other derivative contracts	0														
Commodity and other futures and forward contracts	0														
Written options contracts (commodity and other)	0														
Purchased options contracts (commodity and other)	0														
Commodity and other swaps	0														
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	11.35														

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	7,120,096				
Interest rate contracts	7,120,096				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Derivatives Position					
Futures and forwards	326,000				
Written options	314,096				
Exchange-traded	0				
Over-the-counter	314,096				
Purchased options	810,000				
Exchange-traded	0				
Over-the-counter	810,000				
Swaps	5,670,000				
Held for trading	0				
Interest rate contracts	0				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Non-traded	7,120,096				
Interest rate contracts	7,120,096				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Derivative contracts (excluding futures and FX 14 days or less)	6,806,000				
One year or less	326,000				
Over 1 year to 5 years	6,270,000				
Over 5 years	210,000				
Gross negative fair value (absolute value)	27,756				
Gross positive fair value	9,136				
Held for trading	0				
Non-traded	9,136				
Current credit exposure on risk-based capital derivative contracts	6,230				
Credit losses on derivative contracts	0				
Past Due Derivative Instruments Fair Value					
30–89 days past due	0				
90+ days past due	0				

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100														
Foreign exchange contracts	0														
Equity, commodity, and other contracts	0														
Futures and forwards	4.58														
Written options	4.41														
Exchange-traded	0														
Over-the-counter	4.41														
Purchased options	11.38														
Exchange-traded	0														
Over-the-counter	11.38														
Swaps	79.63														
Held for trading	0														
Interest rate contracts	0														
Foreign exchange contracts	0														
Equity, commodity, and other contracts	0														
Non-traded	100														
Interest rate contracts	100														
Foreign exchange contracts	0														
Equity, commodity, and other contracts	0														
Derivative contracts (excluding futures and forex 14 days or less)	95.59														
One year or less	4.58														
Over 1 year to 5 years	88.06														
Over 5 years	2.95														
Gross negative fair value (absolute value)	0.39														
Gross positive fair value	0.13														
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01														
Gross positive fair value (X)	0														
Held for trading (X)	0														
Non-traded (X)	0														
Current credit exposure (X)	0														
Credit losses on derivative contracts	0														
Past Due Derivative Instruments Fair Value															
30–89 days past due	0														
90+ days past due	0														
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06														

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	7,037				
Gross losses	7,308				
Write-downs, transfers to loans held-for-sale	0				
Recoveries	4				
Net losses	7,304				
Provision for loan and lease losses	23,064				
Adjustments	381				
Ending balance	23,178				
Memo: Allocated transfer risk reserve (ATTR)	0				

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.42														
Provision for loan and lease losses / Average loans and leases	0.65														
Provision for loan and lease losses / Net loan and lease losses	315.77														
Allowance for loan and lease losses / Total loans and leases not held for sale	8.49														
Allowance for loan and lease losses / Total loans and leases	0.28														
Allowance for loan and lease losses / Net loans and leases losses (X)	1.59														
Allowance for loan and lease losses / Nonaccrual assets	7,476.77														
ALLL / 90+ days past due + nonaccrual loans and leases	231.69														
Gross loan and lease losses / Average loans and leases	0.21														
Recoveries / Average loans and leases	0														
Net losses / Average loans and leases	0.21														
Write-downs, transfers to loans held-for-sale / Average loans and leases	0														
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)	-24.95														

Net Loan and Lease Losses By Type

Real estate loans	0														
Real estate loans secured by 1-4 family	0														
Revolving	0														
Closed-end	0														
Commercial real estate loans	0														
Construction and land development	0														
1-4 family	0														
Other	0														
Multifamily	0														
Nonfarm nonresidential	0														
Owner-occupied	0														
Other	0														
Real estate loans secured by farmland	0														
Commercial and industrial loans	-0.02														
Loans to individuals	0.18														
Credit card loans	7.58														
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases															

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	21,385				
90+ days past due loans and leases	9,694				
Nonaccrual loans and leases	310				
Total past due and nonaccrual loans and leases	31,389				
Restructured 30–89 days past due	0				
Restructured 90+ days past due	0				
Restructured nonaccrual	204				
Total restructured loans and leases	204				
30–89 days past due loans held for sale	14,708				
90+ days past due loans held for sale	1,277				
Nonaccrual loans held for sale	0				
Total past due and nonaccrual loans held for sale	15,985				
Restructured loans and leases in compliance	0				
Other real estate owned	0				
Other Assets					
30–89 days past due	0				
90+ days past due	0				
Nonaccrual	0				
Total other assets past due and nonaccrual	0				

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.26														
90+ days past due loans and leases	0.12														
Nonaccrual loans and leases	0														
90+ days past due and nonaccrual loans and leases	0.12														

30–89 days past due restructured	0														
90+ days past due restructured	0														
Nonaccrual restructured	0														
30–89 days past due loans held for sale	0.18														
90+ days past due loans held for sale	0.02														
Nonaccrual loans held for sale	0														

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.26														
90+ days past due assets	0.12														
Nonaccrual assets	0														
30+ days past due and nonaccrual assets	0.38														

Percent of Total Assets

90+ days past due and nonaccrual assets	0.08														
90+ days past due and nonaccrual assets + other real estate owned	0.08														

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0														
Allowance for loan and lease losses	1.34														
Equity capital + allowance for loan and lease losses	0.01														
Tier 1 capital + allowance for loan and lease losses	0.01														
Loans and leases + other real estate owned	0														

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

5586871

RSSD Number

12

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Commercial and industrial	30–89 days past due	0.01														
	90+ days past due	0														
	Nonaccrual	3.73														
Individuals	30–89 days past due	0.27														
	90+ days past due	0.12														
	Nonaccrual	0														
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Revolving	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Closed-end	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Junior lien	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Commercial real estate	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Construction and development	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
1–4 family	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Other	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Multifamily	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Nonfarm non-residential	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Owner Occupied	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Other	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Farmland	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Credit card	30–89 days past due	3.46														
	90+ days past due	4.37														
	Nonaccrual	0														

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	6,583,496				
Retained earnings	-1,389,305				
Accumulated other comprehensive income (AOCI)	-8,011				
Common equity tier 1 minority interest	0				
Common equity tier 1 capital before adjustments/deductions	5,186,180				
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,158,944				
Accumulated other comprehensive income-related adjustments	-8,011				
Other deductions from common equity tier 1 capital	0				
Subtotal:	3,035,247				
Adjustments and deductions for common equity tier 1 capital	0				
Common equity tier 1 capital	3,035,247				
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0				
Non-qualifying capital instruments	0				
Tier 1 minority interest not included in common equity tier 1 capital	0				
Additional tier 1 capital before deductions	0				
Less: Additional tier 1 capital deductions	0				
Additional tier 1 capital	0				
Tier 1 Capital	3,035,247				
Tier 2 Capital					
Tier 2 capital instruments and related surplus	320,374				
Non-qualifying capital instruments	0				
Total capital minority interest not included in tier 1 capital	0				
Allowance for loan and lease losses in tier 2 capital	22,797				
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	343,171				
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0				
Tier 2 capital	343,171				
Exited advanced approach tier 2 capital					
Total capital	3,378,418				
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,991,228				
Less: Deductions from common equity tier 1 capital	2,158,944				
Less: Other deductions	0				
Total assets for leverage ratio	8,832,284				
Total risk-weighted assets	10,057,053				
Exited advanced approach total RWA					

Capital Ratios

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	30.18														
Common equity tier 1 capital, column B	0														
Tier 1 capital, column A	30.18														
Tier 1 capital, column B	0														
Total capital, column A	33.59														
Total capital, column B	0														
Tier 1 leverage	34.37														
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0						
Total property and casualty assets	0						
Reinsurance recoverables (P/C)							
Total life and health assets	0						
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0						
Total insurance underwriting equity	0						
Total property and casualty equity	0						
Total life and health equity	0						
Total insurance underwriting net income	0						
Total property and casualty	0						
Total life and health	0						
Claims and claims adjusted expense reserves (P/C)	0						
Unearned premiums (P/C)	0						
Policyholder benefit and contractholder funds (L/H)	0						
Separate account liabilities (L/H)	0						
Insurance activities revenue	0						
Other insurance activities income	0						
Insurance and reinsurance underwriting income	0						
Premiums	0						
Credit related insurance underwriting	0						
Other insurance underwriting	0						
Insurance benefits, losses, expenses	0						
Net assets of insurance underwriting subsidiaries	0						
Life insurance assets	2,056						

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0														
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0														
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0														
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0														
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.07														
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	34,462														
Net assets of broker-dealer subsidiaries / Consolidated assets	0.27														

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0				
Real estate loans	0				
Commercial and industrial loans	0				
Loans to depository institutions and other banks acceptances	0				
Loans to foreign governments and institutions	0				
Loans to individuals	0				
Agricultural loans	0				
Other foreign loans	0				
Lease financing receivables	0				
Debt securities	19,093				
Interest-bearing bank balances	3,532				
Total selected foreign assets	22,625				
Total foreign deposits	0				
Interest-bearing deposits	0				
Non-interest-bearing deposits	0				

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans															
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases															
Total selected assets															
Deposits															

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		6,374,539						
1–4 family residential loans		27,505						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and industrial loans		0						
All other loans and leases		6,347,034						
Retained credit exposure		0						
1–4 family residential loans		0						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and industrial loans		0						
All other loans and leases		0						
Unused commitments to provide liquidity (servicer advance)		0						
Seller's interest carried as securities and loans		0						
Home equity lines		0						
Credit card receivables		0						
Commercial and industrial loans		0						
Asset-backed commercial paper conduits		0						
Credit exposure from credit enhancements provided to conduit structures		0						
Liquidity commitments provided to conduit structures		0						
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities		50.31						
1–4 family residential loans		0.22						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and Industrial loans		0						
All other loans and leases		50.09						
Asset-backed commercial paper conduits		0						
Credit exposure from credit enhancements provided to conduit structures		0						
Liquidity commitments provided to conduit structures		0						
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		1.13						
Home equity lines		0						
Credit card receivables		1.32						
Auto loans and other consumer loans		53.46						
Commercial and industrial loans		0.06						
All other loans and leases		44.02						

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0				
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Unused commitments to provide liquidity (servicer advance)	0				
Seller's interest carried as securities and loans	0				
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0				
Total retained credit exposure and asset sale credit exposure	214.73				

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0						
Home equity lines	0						
Credit card receivables.....	0						
Auto loans	0						
Commecial and industrial loans	0						
All other loans and leases.....	31,640						
Total 30–89 days past due securitized assets	31,640						
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0						
Home equity lines	0						
Credit card receivables.....	0						
Auto loans	0						
Commercial and industrial loans	0						
All other loans and leases.....	8,128						
Total 90+ days past due securitized assets	8,128						
Total past due securitized assets.....	39,768						
Net Losses on Securitized Assets							
1–4 family residential loans	0						
Home equity lines	0						
Credit card receivables.....	0						
Auto loans	0						
Commercial and industrial loans	0						
All other loans and leases.....	25,212						
Total net losses on securitized assets.....	25,212						

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.50				
Total 30–89 days past due securitized assets	0.50				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.13				
Total 90+ days past due securitized assets	0.13				
Total past due securitized assets percent of securitized assets	0.62				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.79				
Total net losses on securitized assets	0.79				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	3.46				
Commercial and industrial loans	0.01				
All other loans and leases	0.33				
Total managed loans past due 30–89 days	0.36				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	4.37				
Commercial and industrial loans	0				
All other loans and leases	0.07				
Total managed loans past due 90+ days	0.12				
Total Past Due Managed Assets	0.49				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	7.58				
Commercial and industrial loans	-0.02				
All other loans and leases	0.35				
Net Losses on Managed Assets Percent of Total Managed Assets	0.45				

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Income from nonbank subsidiaries	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Income from subsidiary holding companies	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Total income from subsidiaries	0						
Securities gains (losses)	0						
Other operating income	0						
Total operating income	0						
Operating Expenses							
Personnel expenses	0						
Interest expense	2,535						
Other expenses	11,527						
Provision for loan and lease losses	0						
Total operating expenses	14,062						
Income (loss) before taxes	-14,062						
Applicable income taxes (credit)	0						
Extraordinary items							
Income before undistributed income of subsidiaries	-14,062						
Equity in undistributed income of subsidiaries	-192,130						
Bank subsidiaries	0						
Nonbank subsidiaries	-14,160						
Subsidiary holding companies	-177,970						
Net income (loss)	-206,192						
Memoranda							
Bank net income	0						
Nonbank net income	-14,160						
Subsidiary holding companys' net income	-177,970						

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	0	0								
Common and preferred stock	0	0								
Excess cost over fair value	0	0								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Investment in nonbank subsidiaries	-80,291	-1.18								
Common and preferred stock	-80,291	-1.18								
Excess cost over fair value	0	0								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Investment in subsidiary holding companies	5,847,100	85.69								
Common and preferred stock	4,685,033	68.66								
Excess cost over fair value	1,162,067	17.03								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0								
Securities	0	0								
Securities purchased (reverse repos)	0	0								
Cash and due from affiliated depository institution	0	0								
Cash and due from unrelated depository institution	200	0								
Premises, furnishings, fixtures and equipment	0	0								
Intangible assets	944,432	13.84								
Other assets	112,109	1.64								
Balance due from subsidiaries and related institutions	0	0								
Total assets	6,823,550	100.00		100.00		100.00				
Liabilities and Capital										
Deposits	0	0								
Securities sold (repos)	0	0								
Commercial paper	0	0								
Other borrowings 1 year or less	0	0								
Borrowings with maturity over 1 year	1,178,043	17.26								
Subordinated notes and debentures	0	0								
Other liabilities	138,952	2.04								
Balance due to subsidiaries and related institutions	0	0								
Total liabilities	1,316,995	19.30								
Equity Capital	5,506,555	80.70								
Perpetual preferred stock (income surplus)	320,374	4.70								
Common stock	92	0								
Common surplus	6,583,405	96.48								
Retained earnings	-1,389,305	-20.36								
Accumulated other comprehensive income	-8,011	-0.12								
Other equity capital components	0	0								
Total liabilities and equity capital	6,823,550	100.00		100.00		100.00				
Memoranda										
Loans and advances from bank subsidiaries	0	0								
Loans and advances from nonbank subsidiaries	0	0								
Notes payable to subsidiaries that issued TPS	0	0								
Loans and advances from subsidiary holding companies	0	0								
Subordinated and long-term debt 1 year or less	0	0								
Guaranteed loans to banks, nonbanks, and holding companies	222,176	3.26								

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	-8.90														
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks															
Subsidiary HCs net income / Average equity investment in sub HCs	-6.08														
Bank net income / Parent net income															
Nonbank net income / Parent net income															
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	23.92														
Total debt / Equity capital	21.39														
Total debt + notes payable to subs that issued TPS / Equity capital	21.39														
Total debt + Loans guaranteed for affiliate / Equity capital	25.43														
Total debt / Equity capital – excess over fair value	27.12														
Long-term debt / Equity capital	21.39														
Short-term debt / Equity capital	0														
Current portion of long-term debt / Equity capital	0														
Excess cost over fair value / Equity capital	21.10														
Long-term debt / Consolidated long-term debt	31.92														
Double Leverage															
Equity investment in subs / Equity capital	104.73														
Total investment in subs / Equity capital	104.73														
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)															
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	6.93														
Cash from ops + noncash items + op expense / Op expense + dividend	1,341.69														
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	118.24														
Pretax operating income + interest expense / Interest expense	-454.71														
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-454.71														
Dividends + interest from subsidiaries / Interest expense + dividends	0														
Fees + other income from subsidiaries / Salary + other expenses	0														
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	0														
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0														
To nonbank subsidiaries	0														
To subsidiary holding companies	4.03														
Total	4.03														
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	52.44														
Combined thrift assets (reported only by bank holding companies)	0														
Combined foreign nonbank subsidiary assets	0.34														

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....															
Dividends declared / Net income															
Net income – dividends / Average equity	-9.77														
Percent of Dividends Paid															
Dividends from bank subsidiaries	0														
Dividends from nonbank subsidiaries	0														
Dividends from subsidiary holding companies.....	0														
Dividends from all subsidiaries	0														
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries.....															
Management and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries.....															
Operating income from nonbank subsidiaries															
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries.....															
Management and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries.....															
Operating income from nonbank subsidiaries															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies.....															
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt	0														